



**Kenneth L. Lay**  
Chairman and  
Chief Executive Officer

November 19, 1999

**Enron Corp.**  
P. O. Box 1188  
Houston, TX 77251-1188  
(713) 853-6773  
Fax (713) 853-5313  
klay@enron.com

**By Facsimile: 713/831-5583**  
Ms. Caroline B. Mitchell  
Vice President/Private Banking  
Compass Bank-River Oaks  
2001 Kirby Drive  
Houston, Texas 77019

Dear Caroline:

This letter is to confirm my phone request for an advance of \$1,000,000 from Mr. Lay's secured line of credit. These funds should be wired this a.m. to NationsBank of Texas, N.A., ABA 111000025, to credit account [REDACTED] 0707 for Kenneth L. Lay.

Thanks so much for your assistance and should you need additional information please do not hesitate to contact me at 713/853-6464.

Sincerely,

  
Sally A. Keepers  
Financial Coordinator

Natural gas. Electricity. Endless possibilities.

LAY-G22 0007